

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

10/17/13 1:33:46  
DESOTO COUNTY, MS  
W.E. DAVIS, CH. CLERK

WHEREAS, on March 11, 1998, Robert G. Smith, Jr., a single person, executed a deed of trust to Frank A. Riley, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 978 at Page 701 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated August 31, 2011 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,340 at Page 402; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

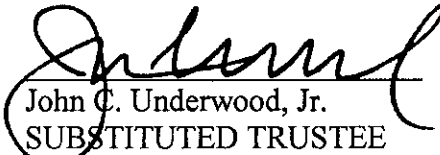
NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 8th day of November, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 163, Section "D", Apple Creek North Subdivision, in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 53, Page 26, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

11-8-13

WITNESS MY SIGNATURE, this the 11th day of October, 2013.

  
John C. Underwood, Jr.  
SUBSTITUTED TRUSTEE

Control #11080963

PUBLISH: 10/17/2013, 10/24/2013, 10/31/2013, 11/07/2013

10/17/13 2:49:46  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI )  
COUNTY OF DE SOTO )

WHEREAS, on January 26, 2009, Robert S Holmes and Shawnette I Holmes executed a promissory note payable to the order of Primelending, a Plainscapital Company; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated January 26, 2009, executed by Robert S Holmes and Shawnette I Holmes and being recorded in Book 2992, at Page 362 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to Allan B. Polunsky, Trustee and to Mortgage Electronic Registration Systems, Inc. as nominee for Primelending, a Plainscapital Company, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Bank, NA by an Assignment filed of record on August 9, 2012 and recorded in Book 3482, at Page 368 in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, Wells Fargo Bank, NA, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Allan B. Polunsky, the same having been recorded in Book 3624, at Page 381 of the records of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on November 8, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door, located at 2535 Highway 51 South, Hernando, Mississippi., the following described property located and situated in De Soto County, Mississippi, to wit:

LOT 201, SECTION C, FOX CREEK SUBDIVISION, IN SECTION 30, TOWNSHIP 1  
SOUTH, RANGE 5 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF  
RECORDED IN PLAT BOOK 71, PAGES 9-10, IN THE OFFICE OF THE CHANCERY  
CLERK OF DESOTO COUNTY, MISSISSIPPI.

Indexing Instructions: Indexing instructions: Lot 201, Section C, Fox Creek Subdivision, Section 30, Township 1 South, Range 5 West, DeSoto County, Mississippi  
More commonly known as: 7398 HUNTERS HORN DRIVE, OLIVE BRANCH, MS 38654

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

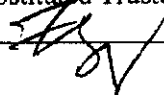
13-03970

11-8-13

This 15 day of Oct 2013.

Prepared by:  
Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207

Floyd Healy  
Substituted Trustee

  
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Insertion Dates: October 17, 2013; October, 24 2013; October 31, 2013; November, 7 2013

13-03970

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI )  
COUNTY OF DE SOTO )

WHEREAS, on October 26, 2001, Michael M Wiles executed a promissory note payable to the order of Pulaski Mortgage Company; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated October 26, 2001, executed by Michael M Wiles and being recorded in Book 1410, at Page 476 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to Arnold Weiss, Trustee and to Pulaski Mortgage Company, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Wells Fargo Home Mortgage, Inc., by an Assignment filed of record on January 7, 2002 and recorded in Book 1440, at Page 555 in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, Wells Fargo Bank, N.A., having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Arnold Weiss, the same having been recorded in Book 3290, at Page 646 of the records of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on November 8, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the Desoto County Courthouse, located at 2535 Highway 51 South, in Hernando, Mississippi., the following described property located and situated in De Soto County, Mississippi, to wit:

LOT 1719, SECTION "G", SOUTHAVEN WEST SUBDIVISION, SITUATED IN SECTION 22, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS SHOWN BY THE PLAT APPEARING OF RECORD IN PLAT BOOK 3, PAGE 31 & 32, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Indexing Instructions: Lot 1719, Section "G", Southaven West S/D, Section 22, T1S-R8W, DeSoto County, Mississippi  
More commonly known as: 2090 Brookhaven Drive, Southaven, MS 38671

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

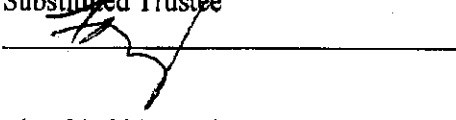
12-09111

11-8-13

This 15<sup>th</sup> day of October, 2013.

Prepared by:  
Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207

Floyd Healy  
Substituted Trustee



Insertion Dates: October 17, 2013; October 24, 2013; October 31, 2013; and November 7, 2013

12-09111

**NOTICE OF SUBSTITUTED TRUSTEE'S SALE**

STATE OF MISSISSIPPI       )  
COUNTY OF DESOTO        )

WHEREAS, on July 22, 1997, David Teta executed a promissory note payable to the order of Norwest Mortgage, Inc.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated July 22, 1997, executed by David J. Teta and being recorded in Book 922 at Page 516 of the records of the Chancery Clerk of DeSoto County, Mississippi; and which aforesaid Instrument conveys to Norwest MTG Closing Services, Trustee and to Norwest Mortgage, Inc., as Beneficiary, the hereinafter described property; and

WHEREAS, Wells Fargo Bank, NA, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Norwest Mortgage Closing Services, the same having been recorded in Book 3,470 at Page 773 of the records of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 8<sup>th</sup> day of November, 2013, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the DeSoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in DeSoto County, Mississippi, to wit:

Lot 152, Southridge Estates Subdivision, Section E, Phase 1, located in Section 3, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat book 53, Pages 13 & 14 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 152, Southridge Estates Subdivision, Section E, Phase 1, S3-T2S-R6W, DeSoto County, Mississippi.  
More commonly known as: 5755 Morganton Drive, Olive Branch, MS 38654

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

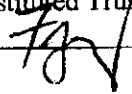
11-8-13

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 15 day of Oct 2013

Prepared by:  
Floyd Healy  
1405 N. Pierce, Suite 306  
Little Rock, Arkansas 72207

Floyd Healy  
Substituted Trustee

  
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Insertion Dates:

October 17, 2013; October 24, 2013; October 31, 2013; November 7, 2013